



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [AXOS FINANCIAL, INC.](#)

City/State [LAS VEGAS, NV](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [14,265,565](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[AXOS FINANCIAL, INC.](#)
[9205 WEST RUSSELL ROAD, SUITE 400](#)

[LAS VEGAS, NV 89148](#)

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	14,510,461			12,496,183			13,143,950			11,194,377			9,639,279		
Net income (\$000)	107,899			101,357			209,164			161,535			164,047		
Number of BHCs in peer group	131			127			128			125			154		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.96	2.65	94	4.36	2.84	95	4.13	2.77	95	4.05	3.01	92	4.10	3.33	92
+ Non-interest income	0.43	1.11	19	0.87	1.14	39	0.85	1.21	36	0.72	1.32	24	0.65	0.90	34
- Overhead expense	2.24	2.24	53	2.29	2.63	37	2.25	2.57	36	2.49	2.69	41	2.07	2.58	21
- Provision for credit losses	0.05	-0.15	85	0.56	0.85	33	0.42	0.51	37	0.26	0.15	79	0.27	0.12	86
+ Securities gains (losses)	0	0.01	26	0	0.03	21	0	0.02	16	0	0.01	47	0	0	23
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.10	1.79	70	2.37	0.64	98	2.31	1.04	96	2.02	1.56	85	2.41	1.55	94
Net operating income	1.49	1.36	65	1.62	0.48	96	1.59	0.81	93	1.44	1.19	77	1.70	1.22	90
Net income	1.49	1.35	65	1.62	0.50	96	1.59	0.82	93	1.44	1.19	77	1.70	1.22	90
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.58	3.14	94	5.53	3.78	95	5.07	3.55	95	5.82	4.41	93	5.50	4.38	96
Interest expense	0.50	0.27	87	1.04	0.66	82	0.84	0.52	82	1.54	1.08	81	1.40	0.81	94
Net interest income (tax equivalent)	4.08	2.85	94	4.49	3.10	94	4.24	3.01	94	4.28	3.33	84	4.10	3.58	84
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.13	0.13	53	0.35	0.28	69	0.23	0.27	57	0.24	0.21	67	0.22	0.09	84
Earnings coverage of net loan and lease losses (X)	21.03	4.52	62	9.77	21.56	46	14.15	22.91	54	10.94	24.40	43	14.12	29.27	38
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.15	1.39	31	0.71	1.51	14	1.16	1.58	26	0.58	0.83	28	0.59	0.94	14
Allowance for loan and lease losses / Total loans and leases	1.15	1.37	33	0.70	1.48	14	1.15	1.55	27	0.58	0.81	30	0.59	0.93	15
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.31	0.63	91	0.87	0.66	74	1.62	0.71	90	0.59	0.57	54	0.57	0.57	54
30–89 days past due loans and leases / Total loans and leases	0.70	0.27	89	1.08	0.36	92	0.38	0.39	57	0.17	0.43	18	0.21	0.32	38
Liquidity and Funding															
Net noncore funding dependence	2.53	-1.82	68	2.89	6.94	38	5.53	3.20	64	6.84	14.45	27	21.94	13.54	76
Net short-term noncore funding dependence	-3.63	-8.21	62	-7.39	-2.29	28	-6.20	-4.76	39	-4.17	3.38	21	7.62	8.57	42
Net loans and leases / Total assets	80.31	59.81	94	77.45	63.21	91	81.20	61.58	95	82.98	63.77	96	92.11	73.30	99
Capitalization															
Tier 1 leverage ratio	8.82	9.11	44	8.97	9.03	53	8.68	9.13	41	8.99	9.76	32	9.41	10.37	29
Holding company equity capital / Total assets	9.82	10.88	34	8.89	11.06	18	8.95	11.16	18	9.46	12.43	15	10.14	11.21	34
Total equity capital (including minority interest) / Total assets	9.82	11.01	32	8.89	11.18	16	8.95	11.29	17	9.46	12.57	13	10.14	11.30	33
Common equity tier 1 capital / Total risk-weighted assets	11.36	12.69	30	11.22	12.01	37	10.85	12.38	28	11.21	12.17	35	12.50	12.37	65
Net loans and leases / Equity capital (X)	8.18	5.51	93	8.72	5.78	91	9.08	5.58	94	8.77	5.21	93	9.09	6.70	90
Cash dividends / Net income	0	25.30	4	0.15	60.26	9	0.12	42.30	8	0.19	33.12	7	0.19	24.05	19
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			35.12	
Growth Rates															
Assets	2.99	9.29	31	23.45	17.07	75	17.31	16.68	56	25.07	9.26	84	10.03	9.35	67
Equity capital	13.82	9.31	77	14.71	6.16	79	10.92	6.99	75	16.73	10.49	80	13.82	12.50	70
Net loans and leases	6.80	0.79	79	13.88	13.26	59	14.80	9.07	77	12.66	9.10	73	14.30	10.51	71
Noncore funding	-39.25	-23.76	32	9.35	-2.41	70	20.75	-12.18	86	-22.74	6.59	10	22.09	6.76	71
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	0.03	45
Long-term debt / Equity capital	13.02	11.05	68	4.75	13.39	35	18.14	13.56	74	5.03	13.04	42	5.13	3.76	67
Equity investment in subsidiaries / Equity capital	100.79	103.07	42	101.93	103.11	46	101.68	102.81	44	100.71	103.22	42	96.09	104.10	18
Cash from ops + noncash items + op expense / Op expense + dividends	232.59	130.64	86	455.78	154.33	95	417.40	147.24	96	708.57	190.27	96	453.34	123.74	94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	302,093	312,823	605,265	558,043	487,435	-3.43	92.74
Income from lease financing receivables.....	3,376	5,212	9,312	8,960	11,091	-35.23	23.35
Fully taxable income on loans and leases.....	305,469	318,035	614,577	567,003	498,526	-3.95	91.55
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	305,469	318,035	614,577	567,003	498,526	-3.95	91.55
Investment interest income (tax equivalent).....	4,651	6,015	12,216	14,124	12,752	-22.68	-57.46
Interest on balances due from depository institutions.....	1,113	3,433	4,439	16,209	14,480	-67.58	-34.41
Interest income on other earning assets.....	11,615	8,086	18,244	19,217	4,284	43.64	348.80
Total interest income (tax equivalent).....	322,848	335,569	649,476	616,553	530,042	-3.79	84.81
Interest on time deposits of \$250K or more	3,751	8,483	14,784	12,947	3,068	-55.78	
Interest on time deposits < \$250K.....	9,067	20,277	32,135	48,447	34,959	-55.28	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	12,063	26,435	43,924	72,740	60,128	-54.37	-15.38
Interest on other borrowings and trading liabilities.....	3,937	6,142	9,905	24,539	33,252	-35.90	-41.89
Interest on subordinated debt and mandatory convertible securities	6,453	1,938	6,375	4,482	3,677	232.97	475.65
Total interest expense.....	35,271	63,275	107,123	163,155	135,084	-44.26	10.81
Net interest income (tax equivalent).....	287,577	272,294	542,353	453,398	394,958	5.61	101.30
Non-interest income.....	31,166	54,380	111,130	80,274	63,061	-42.69	-14.97
Adjusted operating income (tax equivalent)	318,743	326,674	653,483	533,672	458,019	-2.43	77.56
Overhead expense.....	162,715	143,290	295,342	279,076	199,124	13.56	160.79
Provision for credit losses.....	3,950	35,000	54,800	29,000	26,350		1.28
Securities gains (losses)	0	0	0	21	-235		-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	152,078	148,384	303,341	225,617	232,310	2.49	34.24
Applicable income taxes	43,494	46,441	92,983	63,076	67,309	-6.35	-7.67
Tax equivalent adjustments	685	586	1,194	1,006	954	16.89	27.56
Applicable income taxes (tax equivalent).....	44,179	47,027	94,177	64,082	68,263	-6.06	-7.28
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	107,899	101,357	209,164	161,535	164,047	6.45	64.38
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	107,899	101,357	209,164	161,535	164,047	6.45	64.38
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	107,899	101,357	209,164	161,535	164,047	6.45	64.38
Investment securities income (tax equivalent).....	4,651	6,015	12,216	14,124	12,752	-22.68	-57.46
US Treasury and agency securities (excluding mortgage-backed securities)	0	59	111	39	0	-100.00	
Mortgage-backed securities	580	268	629	815	1,900	116.42	-88.58
All other securities	4,071	5,688	11,476	13,270	10,852	-28.43	-30.45
Cash dividends declared.....	0	155	257	309	310	-100.00	-100.00
Common	0	0	0	0	0		
Preferred.....	0	155	257	309	310	-100.00	-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	4.45	2.92	94	5.37	3.46	95	4.94	3.27	95	5.51	4	93	5.50	4.08	98
Less: Interest expense	0.49	0.25	87	1.01	0.61	85	0.81	0.48	86	1.46	0.98	83	1.40	0.75	95
Equals: Net interest income (tax equivalent)	3.96	2.65	94	4.36	2.84	95	4.13	2.77	95	4.05	3.01	92	4.10	3.33	92
Plus: Non-interest income	0.43	1.11	19	0.87	1.14	39	0.85	1.21	36	0.72	1.32	24	0.65	0.90	34
Equals: adjusted operating income (tax equivalent)	4.39	3.82	80	5.23	4.05	91	4.97	4.04	86	4.77	4.41	73	4.75	4.27	73
Less: Overhead expense	2.24	2.24	53	2.29	2.63	37	2.25	2.57	36	2.49	2.69	41	2.07	2.58	21
Less: Provision for credit losses	0.05	-0.15	85	0.56	0.85	33	0.42	0.51	37	0.26	0.15	79	0.27	0.12	86
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0	0.03	22	0	0.02	17	0	0.01	48	0	0	23
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.10	1.79	70	2.37	0.64	98	2.31	1.04	96	2.02	1.56	85	2.41	1.55	94
Less: Applicable income taxes (tax equivalent)	0.61	0.41	85	0.75	0.16	99	0.72	0.23	98	0.57	0.36	91	0.71	0.32	97
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	46
Equals: Net operating income	1.49	1.36	65	1.62	0.48	96	1.59	0.81	93	1.44	1.19	77	1.70	1.22	90
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.49	1.35	65	1.62	0.50	96	1.59	0.82	93	1.44	1.19	77	1.70	1.22	90
Memo: Net income (last four quarters)	1.52	1.25	76	1.53	0.81	93	1.59	0.82	93	1.44	1.19	77	1.70	1.22	90
Net income—BHC and noncontrolling (minority) interest	1.49	1.37	65	1.62	0.50	96	1.59	0.83	93	1.44	1.20	76	1.70	1.22	89
Margin Analysis															
Average earning assets / Average assets	97.08	93.15	90	97.05	91.74	95	97.42	92.32	95	94.62	91.05	84	100	93.23	99
Average interest-bearing funds / Average assets	65.05	62.32	65	68.80	65.48	70	68.30	64.06	71	70.78	65.57	78	78.09	70.70	76
Interest income (tax equivalent) / Average earning assets	4.58	3.14	94	5.53	3.78	95	5.07	3.55	95	5.82	4.41	93	5.50	4.38	96
Interest expense / Average earning assets	0.50	0.27	87	1.04	0.66	82	0.84	0.52	82	1.54	1.08	81	1.40	0.81	94
Net interest income (tax equivalent) / Average earning assets	4.08	2.85	94	4.49	3.10	94	4.24	3.01	94	4.28	3.33	84	4.10	3.58	84
Yield or Cost															
Total loans and leases (tax equivalent)	5.29	4.05	91	6	4.44	92	5.66	4.27	92	5.98	5.09	87	5.91	4.85	94
Interest-bearing bank balances	0.17	0.11	94	0.56	0.50	64	0.36	0.27	76	2.35	2.04	70	2.10	1.88	71
Federal funds sold and reverse repos		0.26		0	0.94	5	0	0.68	7	0	2.44	4	2	1.50	63
Trading assets	0	0.42	27	0	0.67	24	0	0.60	23	0.57	0.99	55		0.70	
Total earning assets	4.57	3.11	94	5.52	3.74	95	5.06	3.51	95	5.81	4.36	94	5.49	4.33	96
Investment securities (tax equivalent)	5.07	1.80	99	4.63	2.51	97	4.82	2.25	98	6.57	2.76	97	6.71	2.69	99
US Treasury and agency securities (excluding mortgage-backed securities)	0	1.28	1	6.74	2.01	95	6.26	1.75	95	2.31	2.32	57		2.20	
Mortgage-backed securities	1.88	1.56	79	1.78	2.33	10	1.98	2.05	39	3.49	2.61	97	6.13	2.44	99
All other securities	5.97	2.91	93	7.14	3.48	92	6.98	3.24	95	7.17	4.06	90	6.66	3.74	92
Interest-bearing deposits	0.56	0.24	92	1.51	0.70	94	1.11	0.53	92	1.93	1.10	91	1.69	0.85	94
Time deposits of \$250K or more	1.45	0.76	93	2.52	1.67	96	2.28	1.42	96	2.39	1.96	86	1.80	1.57	77
Time deposits < \$250K	1.57	0.72	97	2.28	1.58	96	2.05	1.36	95	2.35	1.82	83	2.22	1.42	98
Other domestic deposits	0.34	0.17	87	0.95	0.50	89	0.71	0.36	90	1.52	0.93	86	1.27	0.64	92
Foreign deposits		0.12			0.59			0.42			1.19			1.85	
Federal funds purchased and repos		0.19			0.85			0.62			1.86			1.03	
Other borrowed funds and trading liabilities	2.19	1.31	81	1.35	1.62	33	1.62	1.50	57	2.38	2.38	53	1.99	2.10	45
All interest-bearing funds	0.75	0.40	87	1.47	0.92	87	1.19	0.74	86	2.06	1.49	80	1.79	1.06	94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
Non-interest Income and Expenses															
Total non-interest income		31,166		54,380		111,130		80,274		63,061					
Fiduciary activities income		0		0		0		0		0					
Service charges on deposit accounts - domestic		945		1,280		4,260		3,419		3,180					
Trading revenue.....		-4,916		4,482		76		-1,290		865					
Investment banking fees and commissions.....		14,475		12,102		24,291		23,228		0					
Insurance activities revenue.....		0		0		0		0		0					
Venture capital revenue.....		0		0		0		0		0					
Net servicing fees		364		-2,777		-4,518		-695		2,079					
Net securitization income		0		0		0		0		0					
Net gains (losses) on sales of loans, OREO, other assets.....		16,522		14,977		51,997		15,707		15,778					
Other non-interest income.....		3,776		24,316		35,024		39,905		41,159					
Total overhead expenses		162,715		143,290		295,342		279,076		199,124					
Personnel expense.....		75,529		73,440		150,037		137,875		113,936					
Net occupancy expense.....		14,663		14,133		27,201		24,627		17,150					
Goodwill impairment losses		0		0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....		4,766		5,256		10,555		7,806		900					
Other operating expenses.....		67,757		50,461		107,549		108,768		67,138					
Fee income on mutual funds and annuities.....		0		0		0		0		0					
Memoranda															
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0					
Number of equivalent employees		1,165		976		1,157		1,031		873					
Average personnel expense per employee.....		64.83		75.25		129.68		133.73		130.51					
Average assets per employee.....		12,455.33		12,803.47		11,360.37		10,857.79		11,041.56					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct			
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.15	10	0	2.20	10	0	2.02	10	0	2.72	10	0	1.69	17
Overhead expenses / Net Interest Income + non-interest income	51.16	59.03	19	43.94	63.28	4	45.28	62.28	7	52.39	61.29	16	43.57	61.22	5
Percent of Average Assets															
Total overhead expense	2.24	2.24	53	2.29	2.63	37	2.25	2.57	36	2.49	2.69	41	2.07	2.58	21
Personnel expense.....	1.04	1.25	25	1.18	1.31	35	1.14	1.30	33	1.23	1.41	32	1.18	1.46	26
Net occupancy expense.....	0.20	0.24	28	0.23	0.26	28	0.21	0.26	23	0.22	0.28	21	0.18	0.31	10
Other operating expenses.....	1	0.73	84	0.89	0.99	64	0.90	0.94	66	1.04	0.97	70	0.71	0.79	45
Overhead less non-interest income	1.81	1.10	93	1.42	1.36	57	1.40	1.25	64	1.78	1.32	80	1.41	1.65	29
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	51.05	58.45	21	43.86	62.83	4	45.20	61.82	7	52.29	60.64	16	43.48	60.51	5
Personnel expense.....	23.70	33.10	11	22.48	32.43	7	22.96	32.36	10	25.84	32.39	18	24.88	34.42	9
Net occupancy expense.....	4.60	6.33	24	4.33	6.65	14	4.16	6.58	12	4.61	6.52	14	3.74	7.33	5
Other operating expenses.....	22.75	18.60	80	17.06	23.06	24	18.07	22.28	37	21.84	21.20	66	14.85	18.28	18
Total non-interest income	9.78	28.18	8	16.65	27.40	27	17.01	28.83	26	15.04	29.23	20	13.77	20.30	27
Fiduciary activities income	0	2.24	12	0	2.10	12	0	2.09	12	0	1.97	14	0	1.95	20
Service charges on domestic deposit accounts	0.30	3.19	6	0.39	3.35	9	0.65	3.27	9	0.64	3.88	12	0.69	3.58	10
Trading revenue.....	-1.54	0.72	2	1.37	1.60	68	0.01	1.28	44	-0.24	1.18	1	0.19	0.03	89
Investment banking fees and commissions.....	4.54	2.52	80	3.70	2.64	76	3.72	2.46	78	4.35	3.54	76	0	0.85	12
Insurance activities revenue.....	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.46	19
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0	49
Net servicing fees	0.11	0.55	42	-0.85	-0.20	17	-0.69	0.01	15	-0.13	0.28	8	0.45	0.52	64
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	5.18	3.83	74	4.58	2.89	71	7.96	3.92	82	2.94	1.86	73	3.44	1.98	79
Other non-interest income.....	1.18	9.26	1	7.44	9.31	44	5.36	9.65	27	7.48	10.04	40	8.99	7.05	76
Overhead less non-interest income	41.27	29.94	82	27.22	34.19	26	28.19	31.93	37	37.25	31.06	64	29.71	39.75	17
Applicable income taxes / Pretax net operating income (tax equivalent).....	28.60	21.54	96	31.30	18.39	98	30.65	18.63	97	27.96	20.56	92	28.97	18.37	96
Applicable income tax + TE / Pretax net operating income + TE	29.05	23.10	93	31.69	22.75	94	31.05	21.18	95	28.40	23.23	89	29.38	21.35	94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2021

Assets

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans		10,045,747	9,369,229	10,408,444	8,664,846	7,986,393	7.22	70.43
Commercial and industrial loans		1,081,612	905,983	961,507	998,370	640,994	19.39	214.17
Loans to individuals		365,865	371,892	336,363	399,082	317,361	-1.62	384.26
Loans to depository institutions and acceptances of other banks		0	0	0	0	0	0	
Agricultural loans		0	0	0	0	0	0	
Other loans and leases		112,974	156,611	130,348	178,136	157,248	-27.86	-20.76
Less: Unearned income		16,365	0	12,629	0	11,722	36.91	
Loans and leases, net of unearned income		11,589,833	10,803,715	11,824,033	10,240,434	9,090,274	7.28	79.83
Less: Allowance for loan and lease losses		132,958	75,807	136,393	59,514	53,706	75.39	271.12
Net loans and leases		11,456,875	10,727,908	11,687,640	10,180,920	9,036,568	6.80	78.76
Debt securities that reprice or mature in over 1 year		30,053	26,393	24,959	15,271	36,506	13.87	-88.52
Mutual funds and equity securities		0	0	0	0	0	0	
Subtotal		11,486,928	10,754,301	11,712,599	10,196,191	9,073,074	6.81	72.19
Interest-bearing bank balances		1,005,759	1,921,133	1,401,816	959,238	221,958	-47.65	133.98
Federal funds sold and reverse repos		0	0	0	100	100	-100.00	
Debt securities that reprice or mature within 1 year		157,282	161,234	184,869	192,755	180,279	-2.45	-22.45
Trading assets		1,983	105	362	1,740	0	1788.57	-73.85
Total earning assets		12,651,952	12,836,773	13,299,646	11,350,024	9,475,411	-1.44	73.05
Non-interest-bearing cash and due from depository institutions		32,018	29,386	41,379	66,837	34,489	8.96	-43.61
Premises, fixed assets, and leases		90,372	103,580	98,076	105,995	28,540	-12.75	545.74
Other real estate owned		6,782	6,114	6,114	7,420	8,457	10.93	3176.33
Investment in unconsolidated subsidiaries		0	0	0	0	0	0	
Intangible and other assets		1,484,441	876,047	948,052	739,012	263,199	69.45	577.39
Total assets		14,265,565	13,851,900	14,393,267	12,269,288	9,810,096	2.99	87.67
Quarterly average assets		14,892,782	12,471,996	13,973,924	11,597,647	9,799,719	19.41	96.78
Average loans and leases (YTD)		11,542,900	10,599,863	10,862,972	9,479,884	8,440,943	8.90	91.09
Memoranda								
Loans held-for-sale		42,062	96,560	78,057	39,523	19,018	-56.44	-22.68
Loans not held-for-sale		11,547,771	10,707,155	11,745,976	10,200,911	9,071,256	7.85	80.70
Real estate loans secured by 1–4 family		4,858,650	5,074,269	5,792,710	4,756,505	4,862,861	-4.25	14.70
Commercial real estate loans		5,187,097	4,294,960	4,615,734	3,908,341	3,123,532	20.77	212.77
Construction and land development		1,549,964	954,327	1,174,061	770,567	652,231	62.41	9587.88
Multifamily		2,583,472	2,308,732	2,525,741	2,176,203	1,867,667	11.90	85.59
Nonfarm nonresidential		1,053,661	1,031,901	915,932	961,571	603,634	2.11	320.69
Real estate loans secured by farmland		0	0	0	0	0	0	
Total investment securities		187,335	187,627	209,828	208,026	216,785	-0.16	-59.68
U.S. Treasury securities		0	1,799	1,799	1,689	0	-100.00	
US agency securities (excluding mortgage-backed securities)		0	0	0	0	0	0	
Municipal securities		3,565	10,400	3,514	10,376	29,362	-65.72	-94.95
Mortgage-backed securities		91,528	35,158	34,110	24,958	24,716	160.33	-55.65
Asset-backed securities		92,242	140,270	170,405	171,003	162,707	-34.24	-50.84
Other debt securities		0	0	0	0	0	0	
Mutual funds and equity securities		0	0	0	0	0	0	
Available-for-sale securities		187,335	187,627	209,828	208,026	216,785	-0.16	-29.43
U.S. Treasury securities		0	1,799	1,799	1,689	0	-100.00	
US agency securities (excluding mortgage-backed securities)		0	0	0	0	0	0	
Municipal securities		3,565	10,400	3,514	10,376	29,362	-65.72	-89.73
Mortgage-backed securities		91,528	35,158	34,110	24,958	24,716	160.33	112.43
Asset-backed securities		92,242	140,270	170,405	171,003	162,707	-34.24	-50.84
Other debt securities		0	0	0	0	0	0	
Mutual funds and equity securities		0	0	0	0	0	0	
Held-to-maturity securities appreciation (depreciation)								
Available-for-sale securities appreciation (depreciation)		4,507	-432	2,696	529	-287		96.98
Structured notes, fair value		92,242	94,450	170,405	171,003	162,707	-2.34	-50.84
Pledged securities		1,517	1,769	1,691	1,814	2,006	-14.25	-96.31

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,474,424	1,936,661	2,201,932	2,609,311	1,000,866	27.77	320.27
NOW, ATS and transaction accounts	1,424,712	1,597,178	1,209,392	713,043	363,494	-10.80	1934.26
Time deposits less brokered deposits < \$250K	448,691	269,634	-56,693	889,278	893,375	66.41	
MMDA and other savings accounts	5,403,821	5,556,137	6,240,293	4,309,803	4,030,237	-2.74	24.76
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	9,751,648	9,359,610	9,594,924	8,521,435	6,287,972	4.19	104.28
Time deposits of \$250K or more	442,702	662,684	570,806	685,000	470,690	-33.20	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	236,000	96,500	25,000	80,000	145,000	144.56	-26.71
Other borrowings w/remaining maturity over 1 year	153,700	319,452	341,107	177,500	197,500	-51.89	-62.23
Brokered deposits < \$250K	621,447	1,314,400	1,297,406	907,905	1,581,858	-52.72	
Noncore funding	1,453,849	2,393,036	2,234,319	1,850,405	2,395,048	-39.25	-28.53
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	187,555	63,555	238,555	63,555	56,155	195.11	234.00
Other liabilities	1,471,577	804,853	1,037,987	673,141	76,520	82.84	2643.02
Total liabilities	12,864,629	12,621,054	13,105,785	11,108,536	8,815,695	1.93	85.97
Equity Capital							
Perpetual preferred stock (including surplus)	0	5,063	0	5,063	5,063	-100.00	-100.00
Common stock	681	673	677	669	662	1.19	5.58
Common surplus	432,550	411,873	420,895	399,806	377,689	5.02	30.62
Retained earnings	1,187,728	1,009,299	1,079,828	908,096	746,869	17.68	208.65
Accumulated other comprehensive income	2,507	-937	1,251	-247	-227		
Other equity capital components	-222,530	-195,125	-215,169	-152,635	-135,655		
Total holding company equity capital	1,400,936	1,230,846	1,287,482	1,160,752	994,401	13.82	104.94
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,400,936	1,230,846	1,287,482	1,160,752	994,401	13.82	104.94
Total liabilities and capital	14,265,565	13,851,900	14,393,267	12,269,288	9,810,096	2.99	87.67
Memoranda							
Non-interest-bearing deposits	2,474,424	1,936,661	2,201,932	2,609,311	1,000,866	27.77	320.27
Interest-bearing deposits	8,341,373	9,400,033	9,261,204	7,505,029	7,339,654	-11.26	52.90
Total deposits	10,815,797	11,336,694	11,463,136	10,114,340	8,340,520	-4.59	78.95
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,287,482	1,160,752	1,160,752	994,401	873,663		
Accounting restatements	0	0	-37,088	0	0		
Net income	107,899	101,357	209,164	161,535	164,047		
Net sale of new perpetual preferred stock	0	0	-5,150	0	0		
Net sale of new common stock	4,297	8,440	14,178	13,700	12,363		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	38,858	55,615	8,556	54,769		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	155	257	309	310		
Change in other comprehensive income	1,258	-690	1,498	-19	-593		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,400,936	1,230,846	1,287,482	1,160,752	994,401		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	70.42	36.32	97	67.64	36.22	96	72.31	36.22	98	70.62	37.78	96	81.41	53.63	95
Commercial and industrial loans	7.58	12.25	21	6.54	14.99	14	6.68	13.52	15	8.14	12.02	29	6.53	11.42	27
Loans to individuals	2.56	3.48	59	2.68	3.53	57	2.34	3.40	57	3.25	4.20	57	3.24	2.65	74
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0	44
Agricultural loans.....	0	0.21	12	0	0.20	11	0	0.19	11	0	0.24	11	0	0.47	18
Other loans and leases.....	0.79	4.22	16	1.13	4.66	18	0.91	4.63	16	1.45	5.01	19	1.60	2.64	46
Net loans and leases.....	80.31	59.81	94	77.45	63.21	91	81.20	61.58	95	82.98	63.77	96	92.11	73.30	99
Debt securities over 1 year.....	0.21	17.61	1	0.19	14.01	3	0.17	15.55	3	0.12	14.60	3	0.37	13.20	2
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.05	19
Subtotal	80.52	78.32	50	77.64	78.43	32	81.38	78.16	55	83.10	79.65	42	92.49	87.24	90
Interest-bearing bank balances	7.05	9.11	39	13.87	6.78	89	9.74	7.51	68	7.82	3.06	87	2.26	2.30	62
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	53	0	0.01	78
Debt securities 1 year or less	1.10	1.53	51	1.16	1.83	47	1.28	1.68	49	1.57	1.91	59	1.84	2.14	63
Trading assets	0.01	0.60	41	0	1.09	33	0	1.01	36	0.01	1.19	34	0	0.02	38
Total earning assets.....	88.69	91.43	15	92.67	90.72	72	92.40	91.05	65	92.51	89.53	80	96.59	92.24	97
Non-interest cash and due from depository institutions.....	0.22	1.01	4	0.21	1.08	3	0.29	1.07	3	0.54	1.14	12	0.35	1.25	9
Other real estate owned.....	0.05	0.02	86	0.04	0.03	78	0.04	0.02	79	0.06	0.03	80	0.09	0.04	81
All other assets.....	11.09	7.50	89	7.12	8.16	35	7.31	7.82	41	6.95	9.27	25	3.06	6.39	6
Memoranda															
Short-term investments	8.15	12.01	33	15.03	10.58	78	11.02	11.17	56	9.39	7.63	69	4.10	4.70	52
U.S. Treasury securities.....	0	1.08	12	0.01	0.92	35	0.01	0.84	40	0.01	1.03	33	0	0.37	27
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0	0.48	12	0	0.63	11	0	0.54	13	0	1.67	7
Municipal securities	0.02	1.72	20	0.08	1.45	25	0.02	1.69	21	0.08	1.34	27	0.30	2.66	23
Mortgage-backed securities	0.64	12.97	4	0.25	11.11	5	0.24	11.75	4	0.20	11.44	5	0.25	8.73	5
Asset-backed securities	0.65	0.38	78	1.01	0.27	85	1.18	0.32	86	1.39	0.28	89	1.66	0.26	90
Other debt securities	0	0.52	8	0	0.39	10	0	0.42	10	0	0.39	9	0	0.52	16
Loans held-for-sale.....	0.29	0.42	59	0.70	0.48	73	0.54	0.52	63	0.32	0.39	58	0.19	0.29	68
Loans held for investment	80.95	59.85	94	77.30	63.46	88	81.61	61.72	95	83.14	63.50	96	92.47	73.24	99
Real estate loans secured by 1–4 family	34.06	11.69	96	36.63	12.29	96	40.25	11.91	96	38.77	13.29	96	49.57	16.83	95
Revolving	0.01	1.45	9	0.01	1.80	10	0.01	1.66	10	0.03	2.07	12	0.02	2.43	4
Closed-end, secured by first liens	34.05	9.84	96	36.62	9.99	97	40.23	9.81	97	38.74	10.69	98	49.54	13.60	95
Closed-end, secured by junior liens	0	0.20	6	0	0.26	8	0	0.22	7	0	0.28	11	0.01	0.41	4
Commercial real estate loans	36.36	22.48	87	31.01	21.90	71	32.07	22.22	75	31.85	22.23	69	31.84	33.39	47
Construction and land development.....	10.87	3.35	96	6.89	3.32	83	8.16	3.40	90	6.28	3.44	77	6.65	4.78	74
Multifamily.....	18.11	3.31	95	16.67	3.07	96	17.55	3.12	96	17.74	3.01	96	19.04	5.12	92
Nonfarm nonresidential	7.39	14.81	22	7.45	14.50	26	6.36	14.72	23	7.84	14.69	29	6.15	21.85	5
Real estate loans secured by farmland.....	0	0.34	8	0	0.33	9	0	0.33	8	0	0.36	9	0	0.88	10

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	86.68	59.66	93	86.72	55.37	96	88.03	57.15	95	84.61	57.46	94	87.86	72.88	81
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	86.68	59.66	93	86.72	55.37	96	88.03	57.15	95	84.61	57.46	94	87.86	72.88	81
Real estate loans secured by 1–4 family.....	41.92	19.82	93	46.97	19.50	95	48.99	19.43	96	46.45	20.75	93	53.50	23.13	94
Revolving	0.01	2.42	7	0.01	2.79	9	0.01	2.64	10	0.03	3.15	11	0.02	3.34	4
Closed-end.....	41.91	17.22	95	46.96	16.49	96	48.98	16.59	96	46.42	17.39	95	53.47	19.33	94
Commercial real estate loans	44.76	36.54	61	39.75	32.96	61	39.04	34.63	53	38.17	33.52	52	34.36	45.57	21
Construction and land development.....	13.37	5.50	93	8.83	4.97	78	9.93	5.26	81	7.52	5.09	71	7.18	6.53	63
1–4 family.....	5.76	1.11	96	3.45	0.93	93	3.68	0.93	93	3.21	0.94	89	2.39	1.52	75
Other.....	7.61	4.33	82	5.38	3.90	67	6.25	4.19	72	4.32	4.02	60	4.78	4.90	52
Multifamily.....	22.29	5.34	95	21.37	4.72	96	21.36	4.96	96	21.25	4.69	95	20.55	6.76	91
Nonfarm nonresidential	9.09	24.14	16	9.55	21.76	21	7.75	22.93	15	9.39	22.15	19	6.64	30.16	4
Owner-occupied.....	0.64	8.14	9	0.39	7.38	11	0.49	7.68	10	0.42	7.72	14	0.48	10.31	3
Other.....	8.45	15.71	27	9.17	14.16	32	7.26	14.95	24	8.97	14.34	32	6.16	19.35	7
Real estate loans secured by farmland.....	0	0.59	8	0	0.52	9	0	0.54	8	0	0.55	9	0	1.27	10
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0	44
Commercial and industrial loans	9.33	20.98	9	8.39	23.90	8	8.13	22.17	8	9.75	19.53	17	7.05	16.21	17
Loans to individuals	3.16	6.28	53	3.44	6.11	53	2.84	6.13	52	3.90	7.13	51	3.49	3.89	71
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	0.04	32
Agricultural loans.....	0	0.37	12	0	0.31	11	0	0.32	11	0	0.37	11	0	0.69	18
Other loans and leases.....	0.97	8.03	14	1.45	8.93	15	1.10	9.09	13	1.74	9.85	15	1.73	3.74	41
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	717.81	383.17	96	792.52	392.62	98	809.32	381.27	97	794.95	391.26	97	824.61	505.61	96
Real estate loans secured by 1–4 family.....	347.17	124.52	96	429.22	133.24	96	450.42	125.03	96	436.38	138.18	96	502.10	161.34	96
Revolving	0.06	15.53	6	0.09	19.64	9	0.13	17.42	9	0.30	21.26	13	0.19	23.52	5
Closed-end.....	347.11	107.53	96	429.13	112.01	96	450.29	106.14	96	436.08	115.20	97	501.90	134.73	96
Commercial real estate loans	370.64	238.21	83	363.30	237.30	77	358.90	234.65	81	358.57	229.44	78	322.51	316.03	54
Construction and land development.....	110.75	35.52	97	80.72	35.78	88	91.29	35.62	92	70.70	34.95	81	67.34	44.92	78
1–4 family.....	47.70	7.06	97	31.54	6.74	96	33.84	6.34	95	30.13	6.61	95	22.45	10.21	85
Other.....	63.05	28.07	93	49.19	27.86	79	57.45	28.16	86	40.57	27.32	70	44.89	33.75	70
Multifamily.....	184.60	34.78	95	195.29	33.28	96	196.39	32.74	96	199.65	31.04	95	192.84	48.38	92
Nonfarm nonresidential	75.29	157.17	22	87.29	157.33	28	71.22	155.06	24	88.22	152.10	34	62.33	208.15	7
Owner-occupied.....	5.27	52.65	10	3.52	53.29	12	4.49	52.37	12	3.93	53.07	14	4.49	70.68	4
Other.....	70.02	102.08	32	83.77	101.60	39	66.73	100.54	32	84.29	97.41	43	57.84	134.17	12
Real estate loans secured by farmland.....	0	3.59	8	0	3.50	9	0	3.44	8	0	3.60	8	0	8.13	10
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.01	44
Commercial and industrial loans	77.29	127.07	24	76.64	159.86	17	74.76	139.91	18	91.60	122.02	37	66.18	107.07	31
Loans to individuals	26.14	35.29	59	31.46	38.40	59	26.15	37.47	57	36.61	43.51	58	32.77	24.45	76
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	0.24	32
Agricultural loans.....	0	2.01	12	0	2.03	11	0	1.88	11	0	2.18	11	0	4.49	18
Other loans and leases.....	8.07	46.75	16	13.25	51.14	19	10.14	49.54	17	16.34	52.44	21	16.24	25.58	50
Supplemental															
Non-owner occupied CRE loans / Gross loans	44.12	28.84	84	39.37	26.07	85	38.55	27.32	81	37.75	26.45	76	33.88	35.09	53
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	365.37	187.37	91	359.78	186.18	92	354.41	183.76	90	354.64	178.57	91	318.02	243.62	76
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	370.64	244.59	83	363.30	244.21	77	358.90	240.85	80	358.57	236.10	78	322.51	318.90	54

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	8.15	12.01	33	15.03	10.58	78	11.02	11.17	56	9.39	7.63	69	4.10	4.70	52
Liquid assets	7.46	28.17	3	14.22	24.60	21	10.16	26.22	6	8.49	22.44	5	2.72	15.56	0
Investment securities	1.31	19.64	2	1.35	16.55	4	1.46	17.85	3	1.70	16.99	4	2.21	16.02	2
Net loans and leases	80.31	59.81	94	77.45	63.21	91	81.20	61.58	95	82.98	63.77	96	92.11	73.30	99
Net loans, leases and standby letters of credit	80.40	60.62	93	77.53	64.12	88	81.29	62.48	95	83.07	64.84	96	92.23	73.71	99
Core deposits	68.36	74.75	19	67.57	68.08	35	66.66	70.67	27	69.45	63.09	56	64.10	69.97	24
Noncore funding	10.19	10.89	60	17.28	16.68	63	15.52	14.13	67	15.08	19.36	46	24.41	16.58	80
Time deposits of \$250K or more	3.10	1.81	80	4.78	2.56	82	3.97	2.11	83	5.58	2.94	85	4.80	4.28	63
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0	49
Federal funds purchased and repos	0	1.20	11	0	1.49	9	0	1.47	10	0	1.94	9	0	0.96	17
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	48
Net federal funds purchased (sold)	0	0.52	29	0	0.52	26	0	0.54	30	0	0.48	20	0	0.97	6
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0	49
Other borrowings w/remaining maturity of 1 year or less	1.65	0.99	69	0.70	2.06	32	0.17	1.24	36	0.65	3.01	25	1.48	3.63	43
Earning assets that reprice within 1 year	68.62	38.93	96	70.24	39.71	95	60.34	39.38	92	63.63	39.29	94	48.36	32.35	83
Interest-bearing liabilities that reprice within 1 year	55.73	7.04	98	59.54	9.42	99	48.31	8.20	96	51.05	10.19	97	60.71	18.20	96
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	0.16	39
Net assets that reprice within 1 year	12.90	30.25	14	10.70	28.34	12	12.03	29.11	13	12.58	26.63	13	-12.35	12.98	14
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.53	-1.82	68	2.89	6.94	38	5.53	3.20	64	6.84	14.45	27	21.94	13.54	76
Net short-term noncore funding dependence	-3.63	-8.21	62	-7.39	-2.29	28	-6.20	-4.76	39	-4.17	3.38	21	7.62	8.57	42
Short-term investment / Short-term noncore funding	155.86	284.81	38	161.77	138.95	67	184.54	184.19	60	158.46	77.77	80	36.76	62.28	54
Liquid assets - short-term noncore funding / Nonliquid assets	2.40	34.02	10	5.74	23.27	20	4.66	28.18	15	2.80	16.97	25	-8.67	4.17	17
Net loans and leases / Total deposits	105.93	74.66	91	94.63	82.84	85	101.96	79.43	89	100.66	90.31	78	108.35	92.88	85
Net loans and leases / Core deposits	117.49	81.17	90	114.62	93.70	84	121.81	88.34	88	119.47	103.93	79	143.71	106.50	93
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.84			1.82			1.57			0.72				-0.47	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.34	1.94	16	-0.04	4.82	2	0.23	4.31	3	0.05	1.36	13	-0.03	-1.95	92
Structured notes appreciation (depreciation) / Tier 1 capital	0.13	0.01	91	-0.03	0	14	0.18	0.02	89	0.02	0	80	0.22	-0.04	97
Percent of Investment Securities															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	10.76	18
Available-for-sale securities	100	84.66	95	100	85.75	95	100	87.23	96	100	85.40	95	100	88.32	88
U.S. Treasury securities	0	5.52	12	0.96	5.43	48	0.86	4.72	51	0.81	6.15	46	0	2.08	27
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0	3.23	11	0	4.01	10	0	3.49	13	0	11	7
Municipal securities	1.90	8.87	35	5.54	9.39	51	1.67	9.83	33	4.99	7.75	53	13.54	16.63	51
Mortgage-backed securities	48.86	66.59	21	18.74	67.27	6	16.26	66.64	5	12	67.43	4	11.40	54.50	7
Asset-backed securities	49.24	2.05	99	74.76	1.68	98	81.21	1.91	99	82.20	1.66	98	75.05	1.54	98
Other debt securities	0	3.17	8	0	2.93	9	0	3.01	9	0	2.94	9	0	3.75	16
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.41	19
Debt securities 1 year or less	83.96	8.69	99	85.93	11.75	98	88.11	10.55	99	92.66	11.86	98	83.16	13.91	96
Debt securities 1 to 5 years	2.08	17.05	10	1.90	18.03	14	1.66	17.03	13	0.51	17.94	6	1.96	23.42	9
Debt securities over 5 years	13.96	72.17	4	12.17	66.01	4	10.23	69.86	1	6.83	66.02	3	14.88	58.36	9
Pledged securities	0.81	33.87	3	0.94	37.40	5	0.81	35.67	3	0.87	30.57	6	0.93	42.20	5
Structured notes, fair value	49.24	0.03	99	50.34	0.02	99	81.21	0.02	99	82.20	0.03	99	75.05	0.15	99
Percent Change from Prior Like Quarter															
Short-term investments	-44.15	51.37	1	99.73	146.89	48	37.72	183.32	27	186.35	26.69	92	-45.11	16.28	11
Investment securities	-0.16	33.34	16	-17.53	14.17	4	0.87	23.62	18	-4.04	11.75	18	13.07	8.02	68
Core deposits	4.19	16.88	9	27.17	25.99	61	12.60	26.88	9	35.52	11.23	90	5.24	10.40	40
Noncore funding	-39.25	-23.76	32	9.35	-2.41	70	20.75	-12.18	86	-22.74	6.59	10	22.09	6.76	71

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
Loan commitments (reported semiannually, June/Dec)	649,390	962,163		637,218		707,519		727,547							
Commit: Secured commercial real estate loans	282,851	157,678		385,811		352,562		328,188							
Commit: Unsecured real estate loans	0	0		0		0		0							
Credit card lines (reported semiannually, June/Dec)	0	0		0		0		0							
Securities underwriting	0	0		0		0		0							
Standby letters of credit	12,500	11,500		12,500		11,500		11,500							
Commercial and similar letters of credit	0	0		0		0		0							
Securities lent	0	0		0		0		0							
Credit derivatives - notional amount (holding company as guarantor)	0	0		0		0		0							
Credit derivatives - notional amount (holding company as beneficiary)	0	0		0		0		0							
Credit derivative contracts w/ purchased credit protection-investment grade	0	0		0		0		0							
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0		0		0		0							
Derivative Contracts															
Interest rate futures and forward contracts	140,243	35,500		132,000		11,181		23,273							
Written options contracts (interest rate)	79,520	116,481		169,398		18,500		28,750							
Purchased options contracts (interest rate)	0	0		0		0		0							
Interest rate swaps	0	0		0		0		0							
Futures and forward foreign exchange	0	0		0		0		0							
Written options contracts (foreign exchange)	0	0		0		0		0							
Purchased options contracts (foreign exchange)	0	0		0		0		0							
Foreign exchange rate swaps	0	0		0		0		0							
Commodity and other futures and forward contracts	0	0		0		0		0							
Written options contracts (commodity and other)	0	0		0		0		0							
Purchased options contracts (commodity and other)	0	0		0		0		0							
Commodity and other swaps	0	0		0		0		0							
Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Loan commitments (reported semiannually, June/Dec)	4.55	22.45	0	6.95	21.74	4	4.43	22.01	2	5.77	23.52	3	7.42	17.31	10
Standby letters of credit	0.09	0.67	6	0.08	0.72	8	0.09	0.71	6	0.09	0.84	8	0.12	0.35	22
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.01	35
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0	47
Derivative contracts	1.54	49.75	10	1.10	51.68	6	2.09	48.62	8	0.24	68.47	2	0.53	6.51	24
Interest rate contracts	1.54	35.96	10	1.10	36.85	7	2.09	34.36	9	0.24	47.31	3	0.53	6.40	24
Interest rate futures and forward contracts	0.98	5.17	64	0.26	9.28	38	0.92	6.21	55	0.09	10.67	30	0.24	0.25	71
Written options contracts (interest rate)	0.56	1.82	50	0.84	2.30	48	1.18	2.18	57	0.15	2.47	28	0.29	0.26	67
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	0.07	40
Interest rate swaps	0	20.67	4	0	22.27	3	0	20.83	3	0	28.86	3	0	5.18	15
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	0	47
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	0	47
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0	49
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	0	49
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0	49
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	0	49
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	0	48
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0	49
Percent of Average Loans and Leases	5.63	42.93	0	9.08	41.55	2	5.87	42.82	0	7.46	45.53	2	8.62	25.18	7
Loan commitments (reported semiannually, June/Dec)															

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	219,763	151,981	301,398	29,681	52,023
Interest rate contracts	219,763	151,981	301,398	29,681	52,023
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	140,243	35,500	132,000	11,181	23,273
Written options	79,520	116,481	169,398	18,500	28,750
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	79,520	116,481	169,398	18,500	28,750
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	219,763	151,981	301,398	29,681	52,023
Interest rate contracts	219,763	151,981	301,398	29,681	52,023
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	140,243	35,500	132,000	11,181	23,273
One year or less	140,243	35,500	132,000	11,181	23,273
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	75	1,715	2,284	311	513
Gross positive fair value.....	2,280	9,131	10,263	1,347	982
Held for trading.....	0	0	0	0	0
Non-traded.....	2,280	9,131	10,263	1,347	982
Current credit exposure on risk-based capital derivative contracts	2,280	9,131	10,263	1,347	982
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	0	46
Foreign exchange contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	0	47
Equity, commodity, and other contracts	63.82	12.57	94	23.36	12.99	75	43.80	14.05	85	37.67	13.49	83	44.74	11.75	86
Futures and forwards	36.18	7.49	95	76.64	8.37	97	56.20	8.18	97	62.33	5.91	98	55.26	11.14	90
Written options	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0	49
Exchange-traded	36.18	7.20	95	76.64	7.94	98	56.20	7.73	98	62.33	5.10	98	55.26	10.65	91
Over-the-counter	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	1.29	38
Purchased options	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0	49
Exchange-traded	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	1.22	38
Over-the-counter	0	71.23	3	0	69.92	3	0	68.76	3	0	69.75	2	0	65.42	10
Swaps	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	13.60	38
Held for trading	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	12.87	38
Interest rate contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	0	48
Foreign exchange contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	0	49
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	86.40	61
Interest rate contracts	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	85.51	64
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0	47
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	63.82	91.87	10	23.36	89.91	4	43.80	91.48	3	37.67	93.86	4	44.74	82.85	14
One year or less	63.82	28.05	83	23.36	30.94	54	43.80	32.05	71	37.67	32.17	62	44.74	12.75	87
Over 1 year to 5 years	0	26.03	5	0	27.26	4	0	27.06	3	0	30.45	4	0	22.66	16
Over 5 years	0	30.08	6	0	28.48	5	0	29.56	5	0	28.09	5	0	36.28	14
Gross negative fair value (absolute value)	0.03	1.25	5	1.13	1.76	48	0.76	1.55	39	1.05	0.83	61	0.99	0.66	68
Gross positive fair value	1.04	1.68	26	6.01	2.69	97	3.41	2.23	78	4.54	1.19	99	1.89	1.10	85
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	6	0	0.07	11	0	0.07	11	0	0.06	8	0	0.01	38
Gross positive fair value (X)	0	0.07	11	0.01	0.11	18	0.01	0.09	18	0	0.07	12	0	0.01	34
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0	40
Non-traded (X)	0	0.01	28	0.01	0.02	48	0.01	0.02	50	0	0.01	40	0	0.01	43
Current credit exposure (X)	0	0.05	18	0.01	0.08	25	0.01	0.06	27	0	0.05	16	0	0	47
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	50
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.02	0.63	18	0.09	1.03	25	0.09	0.85	27	0.01	0.73	16	0.01	0.06	47

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	136,393	59,514	59,514	53,706	45,606
Gross losses	9,408	19,370	26,516	25,057	20,835
Write-downs, transfers to loans held-for-sale	0	0	0	2,356	2,307
Recoveries	2,023	663	1,295	1,865	2,585
Net losses	7,385	18,707	25,221	23,192	18,250
Provision for loan and lease losses	3,950	35,000	54,800	29,000	26,350
Adjustments	0	0	47,300	0	0
Ending balance	132,958	75,807	136,393	59,514	53,706
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.05	-0.14	85	0.56	0.85	34	0.42	0.51	37	0.26	0.15	79	0.27	0.12	86
Provision for loan and lease losses / Average loans and leases	0.07	-0.25	84	0.66	1.37	24	0.50	0.82	26	0.31	0.24	69	0.31	0.16	83
Provision for loan and lease losses / Net loan and lease losses	53.49	77.32	73	187.10	792.43	11	217.28	487.86	24	125.04	130.58	56	144.38	182.69	52
Allowance for loan and lease losses / Total loans and leases not held for sale	1.15	1.39	31	0.71	1.51	14	1.16	1.58	26	0.58	0.83	28	0.59	0.94	14
Allowance for loan and lease losses / Total loans and leases	1.15	1.37	33	0.70	1.48	14	1.15	1.55	27	0.58	0.81	30	0.59	0.93	15
Allowance for loan and lease losses / Net loans and leases losses (X)	9	15.27	50	2.03	11.83	5	5.41	11.58	38	2.57	8.03	23	2.94	21.35	11
Allowance for loan and lease losses / Nonaccrual assets	91.57	318.67	8	86.20	321.01	7	73.37	299.17	5	113.26	218.72	28	124.88	285.36	26
ALLL / 90+ days past due + nonaccrual loans and leases	91.57	260.68	13	86.20	244.42	12	73.32	244.34	10	112.85	151.73	41	124.88	259.30	29
Gross loan and lease losses / Average loans and leases	0.16	0.22	50	0.37	0.35	63	0.24	0.34	48	0.26	0.28	54	0.25	0.15	78
Recoveries / Average loans and leases	0.04	0.08	31	0.01	0.07	12	0.01	0.07	12	0.02	0.08	18	0.03	0.05	42
Net losses / Average loans and leases	0.13	0.13	53	0.35	0.28	69	0.23	0.27	57	0.24	0.21	67	0.22	0.09	84
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0.02	0	94	0.03	0	98
Recoveries / Prior year-end losses	7.63	16.12	24	2.65	15.46	8	5.17	33.98	6	8.95	36.22	8	38.94	51.25	56
Earnings coverage of net loan and lease losses (X)	21.03	4.52	62	9.77	21.56	46	14.15	22.91	54	10.94	24.40	43	14.12	29.27	38
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.03	53	0	0.03	25	0.02	0.04	48	0	0.01	34	0	0.01	45
Real estate loans secured by 1–4 family	0	-0.01	52	0	0.01	41	0.04	0.01	80	0	0.01	46	0.01	0.01	53
Revolving	0	-0.05	62	0	0.01	47	0	0.01	54	0	0.02	43	0	0.02	44
Closed-end	0	-0.01	50	0	0.01	38	0.04	0	84	0	0	52	0.01	0.01	55
Commercial real estate loans	0.01	0.05	55	0	0.03	32	0	0.07	14	0	0.01	26	0	0.01	27
Construction and land development	0.03	0	88	0	0	64	0	0	59	0	-0.01	60	0	-0.02	57
1–4 family	0.03	0	96	0	0	59	0	0	59	0	0	55	0	0	54
Other	0	-0.01	63	0	0	60	0	0	57	0	-0.01	61	0	-0.02	60
Multifamily	0	0.01	51	0	0	58	0	0	30	-0.01	0	14	-0.01	0	11
Nonfarm nonresidential	0.02	0.07	54	0	0.05	26	0	0.11	14	0	0.02	38	0	0.02	39
Owner-occupied	0	0.01	46	0	0.02	36	0	0.02	26	0	0.01	45	0	0.01	43
Other	0.02	0.06	64	0	0.03	38	0	0.08	24	0	0.01	40	0	0.01	47
Real estate loans secured by farmland		-0.01			0.02			0.02			0.01			0	
Commercial and industrial loans	-0.02	0.20	18	0	0.46	8	0.29	0.47	44	0.41	0.37	66	0	0.18	24
Loans to individuals	3.93	0.78	96	10.08	1.41	99	5.97	1.13	98	4.80	1.17	96	5.27	0.71	96
Credit card loans		2.18			3.43			2.92			3.11			1.65	
Agricultural loans		0.03			0.15			0.19			0.08			0.03	
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0	0.08	37	0	0.13	27	0	0.15	25	0	0.15	22	0.73	0.28	84

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		81,053		116,688		44,673		17,050		19,239					
90+ days past due loans and leases		0		0		126		191		0					
Nonaccrual loans and leases.....		145,195		87,942		185,896		52,546		43,005					
Total past due and nonaccrual loans and leases.....		226,248		204,630		230,695		69,787		62,244					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		803		301		843		553		700					
Total restructured loans and leases		803		301		843		553		700					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		0		0		0		0		0					
Other real estate owned.....		6,782		6,114		6,114		7,420		8,457					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.70	0.27	89	1.08	0.36	92	0.38	0.39	57	0.17	0.43	18	0.21	0.32	38
90+ days past due loans and leases	0	0.10	10	0	0.13	9	0	0.12	22	0	0.15	19	0	0.03	14
Nonaccrual loans and leases.....	1.25	0.58	90	0.81	0.61	75	1.57	0.66	90	0.51	0.51	53	0.47	0.49	58
90+ days past due and nonaccrual loans and leases.....	1.25	0.73	87	0.81	0.80	61	1.57	0.85	86	0.51	0.71	38	0.47	0.54	51
30–89 days past due restructured.....	0	0.01	19	0	0.01	16	0	0.01	16	0	0.01	13	0	0.01	27
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0	43
Nonaccrual restructured.....	0.01	0.12	9	0	0.13	7	0.01	0.13	9	0.01	0.14	12	0.01	0.10	19
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	47
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	48
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.70	0.27	89	1.08	0.37	92	0.38	0.40	57	0.17	0.43	18	0.21	0.32	38
90+ days past due assets	0	0.10	9	0	0.13	8	0	0.12	20	0	0.15	16	0	0.03	14
Nonaccrual assets	1.25	0.59	90	0.81	0.62	75	1.57	0.67	90	0.51	0.53	53	0.47	0.49	58
30+ days past due and nonaccrual assets	1.95	1.04	85	1.89	1.21	81	1.95	1.29	80	0.68	1.19	26	0.68	0.88	40
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.02	0.43	91	0.63	0.49	76	1.29	0.52	90	0.43	0.44	55	0.44	0.39	63
90+ days past due and nonaccrual assets + other real estate owned	1.07	0.46	91	0.68	0.52	75	1.33	0.55	90	0.49	0.48	56	0.52	0.45	67
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.07	0.52	90	0.68	0.56	65	1.33	0.60	91	0.49	0.53	50	0.52	0.59	47
Allowance for loan and lease losses	114.30	67.93	85	124.07	65.48	88	140.78	66.66	90	100.76	115.41	48	95.82	95.97	59
Equity capital + allowance for loan and lease losses	9.91	4.43	92	7.20	4.83	77	13.49	4.97	94	4.91	4.28	59	4.91	5.09	57
Tier 1 capital + allowance for loan and lease losses	10.54	5.28	90	7.96	5.98	69	14.46	6.05	93	5.50	5.65	54	5.31	5.65	52
Loans and leases + other real estate owned	1.31	0.88	82	0.87	0.92	49	1.62	0.97	87	0.59	0.85	34	0.57	0.82	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.43	0.24	80	1.23	0.39	92	0.41	0.39	61	0.17	0.38	23	0.22	0.29	48
	90+ days past due		0	0.12	15	0	0.15	13	0	0.16	32	0	0.16	13	0	0.03	19
	Nonaccrual.....		1.41	0.65	89	0.93	0.63	77	1.75	0.76	89	0.60	0.46	68	0.53	0.48	64
Commercial and industrial	30–89 days past due		3.40	0.17	99	0	0.23	2	0	0.23	3	0	0.31	2	0	0.23	8
	90+ days past due		0	0.02	16	0	0.03	17	0	0.03	16	0	0.05	14	0	0.02	32
	Nonaccrual.....		0.27	0.64	29	0.02	0.75	7	0.31	0.75	25	0	0.83	3	0	0.61	6
Individuals	30–89 days past due		0.25	0.55	31	0.30	0.58	28	0.66	0.83	43	0.64	0.83	38	0.46	0.68	48
	90+ days past due		0	0.07	18	0	0.13	17	0	0.14	19	0.05	0.17	46	0	0.03	31
	Nonaccrual.....		0.08	0.18	47	0.07	0.22	40	0.11	0.28	42	0.08	0.17	46	0.10	0.15	56
Depository institution loans	30–89 days past due			0			0.03			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.16			0.31			0.17			0.24			0.11	
	90+ days past due			0			0.03			0			0			0.01	
	Nonaccrual.....			0.69			0.80			0.49			0.67			0.46	
Foreign governments	30–89 days past due			0.01			0			0			0.07				
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03				
Other loans and leases	30–89 days past due		0	0.11	18	0	0.14	12	0	0.18	15	0	0.20	14	0.12	0.18	69
	90+ days past due		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0	41
	Nonaccrual.....		0	0.13	22	0	0.15	16	0	0.15	19	0	0.13	15	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		0.78	0.35	85	2.06	0.60	93	0.72	0.65	69	0.30	0.67	20	0.35	0.52	47
1–4 family	30–89 days past due	0	0.27	18	0	0.29	15	0	0.33	36	0	0.31	14	0	0.04	22
	90+ days past due	2.18	0.82	89	1.66	0.84	87	2.31	0.89	89	1.03	0.73	75	0.88	0.61	74
Revolving	30–89 days past due	0	0.29	6	0	0.40	6	0	0.48	5	0	0.45	5	0	0.36	9
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.02	37
	Nonaccrual	0	1.05	5	0	1.27	4	0	1.13	5	0	1	5	0	0.35	10
Closed-end	30–89 days past due	0.78	0.36	83	2.06	0.61	94	0.72	0.65	68	0.30	0.70	23	0.35	0.54	49
	90+ days past due	0	0.29	18	0	0.33	16	0	0.38	36	0	0.35	16	0	0.05	24
	Nonaccrual	2.18	0.77	91	1.66	0.81	85	2.31	0.87	88	1.03	0.70	78	0.88	0.64	70
Junior lien	30–89 days past due	0	0.01	11	0	0.02	10	0	0.02	10	0	0.02	9	0	0.02	14
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	38
	Nonaccrual	0	0.04	5	0	0.05	7	0	0.04	6	0	0.04	8	0	0.03	12
Commercial real estate	30–89 days past due	0.10	0.14	54	0.26	0.23	67	0.02	0.26	13	0.01	0.18	13	0.01	0.16	18
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.02	31
	Nonaccrual	0.70	0.52	70	0.08	0.43	12	1.06	0.62	76	0.08	0.23	25	0	0.41	3
Construction and development	30–89 days past due	0	0.12	18	0	0.24	15	0	0.28	11	0	0.28	12	0	0.17	21
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0	44
	Nonaccrual	1.02	0.36	85	0	0.25	11	1.42	0.41	86	0	0.20	12	0	0.18	21
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.07	32
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	48
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.04	37
Other	30–89 days past due	0	0.07	21	0	0.17	19	0	0.22	13	0	0.20	15	0	0.06	28
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0	45
	Nonaccrual	1.02	0.29	86	0	0.18	14	1.42	0.35	87	0	0.17	14	0	0.10	25
Multifamily	30–89 days past due	0.05	0.06	72	0.36	0.08	89	0.04	0.09	54	0.02	0.08	51	0.02	0.03	79
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0	46
	Nonaccrual	0.22	0.14	77	0.02	0.08	46	0.19	0.11	76	0.06	0.05	66	0	0.04	34
Nonfarm non-residential	30–89 days past due	0.38	0.14	84	0.29	0.20	71	0	0.23	6	0	0.14	5	0	0.17	9
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0	0.02	34
	Nonaccrual	1.40	0.66	85	0.28	0.55	32	2.98	0.80	96	0.20	0.28	43	0	0.52	4
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	8	0	0.07	8	0	0.07	8	0	0.08	13
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0	38
	Nonaccrual	0	0.25	4	0	0.24	6	0	0.27	5	0	0.16	7	0	0.20	8
Other	30–89 days past due	0.38	0.09	89	0.29	0.11	79	0	0.14	11	0	0.07	9	0	0.07	18
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	39
	Nonaccrual	1.40	0.40	92	0.28	0.24	65	2.98	0.44	97	0.20	0.10	79	0	0.22	13
Farmland	30–89 days past due		0.11			0.31			0.11			0.23			0.09	
	90+ days past due		0			0.03			0			0.01			0	
	Nonaccrual		1.10			1.24			1.13			0.84			0.49	
Credit card	30–89 days past due		0.63			0.90			0.95			1.19			1.03	
	90+ days past due		0.39			0.76			0.63			0.78			0.26	
	Nonaccrual		0.08			0.09			0.05			0.11			0.07	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	210,702	217,420	206,403	247,841	242,697										
Retained earnings	1,230,678	1,009,299	1,121,790	908,096	746,869										
Accumulated other comprehensive income (AOCI)	2,507	-937	1,251	-247	-227										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,443,887	1,225,782	1,329,444	1,155,690	989,339										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	115,972	125,389	120,644	130,533	79,828										
Accumulated other comprehensive income-related adjustments	2,507	-937	1,251	-248	-227										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,325,408	1,101,330	1,207,549	1,025,405	909,738										
Adjustments and deductions for common equity tier 1 capital	15,912	0	15,912	0	0										
Common equity tier 1 capital	1,309,496	1,101,330	1,191,637	1,025,405	909,738										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	5,063	0	5,063	5,063										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	5,063	0	5,063	5,063										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	5,063	0	5,063	5,063										
Tier 1 Capital	1,309,496	1,106,393	1,191,637	1,030,468	914,801										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	182,400	58,400	233,400	58,400	51,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	95,729	76,130	100,152	59,758	53,932										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity		0		0	0										
Tier 2 capital before deductions	278,129	134,530	333,552	118,158	104,932										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	278,129	134,530	333,552	118,158	104,932										
Exited advanced approach tier 2 capital															
Total capital	1,587,625	1,240,923	1,525,189	1,148,626	1,019,733										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	14,982,782	12,471,996	13,973,924	11,597,647	9,799,719										
Less: Deductions from common equity tier 1 capital	131,884	125,389	136,556	130,533	79,828										
Less: Other deductions	-564	13,352	104,119	248	227										
Total assets for leverage ratio	14,851,462	12,333,255	13,733,249	11,466,866	9,719,664										
Total risk-weighted assets	11,522,647	9,816,928	10,985,237	9,143,613	7,278,582										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.36	12.66	31	11.22	11.98	37	10.85	12.35	29	11.21	12.11	36	12.50	12.37	65
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0	50
Tier 1 capital, column A	11.36	13.44	13	11.27	12.72	26	10.85	13.08	13	11.27	12.78	30	12.57	13.03	52
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	13.78	15.42	18	12.64	14.77	10	13.88	15.23	28	12.56	14.36	16	14.01	14.48	49
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0	50
Tier 1 leverage	8.82	9.11	44	8.97	9.03	53	8.68	9.13	41	8.99	9.76	32	9.41	10.37	29
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	0	0	0	0	0	0	
Other insurance activities income	0	0	0	0	0	0	
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0	
Life insurance assets	56,555	6,379	6,467	7,055	6,450	786.58	844.16

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018								
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
Analysis Ratios													
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47		66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53		33.33	
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26		0	
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	
Premium income / Insurance activities revenue	3.14			3.04			2.84			7.32		0	
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91		50	
Other premium income / Total premium income	69.08			59.99			61.77			65.09		50	
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86		72.25	
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61		116.87	
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15		0
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15		0
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.92	11.54	22	0.54	11.35	10	0.49	11.03	10	0.65	11.51	12	0.67
Broker-Dealer Activities													
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0		0
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.64			0.93			0.87			1.25				0
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19				1.85
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03				
Commercial and industrial loans		1.03			0.59			0.64			0.29				3.83
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....		-1.19			10.27			-2.40			22.48				-27.26
Total selected assets.....		3.19			5.10			2.04			12.40				5.03
Deposits		9.07			10.22			3.46			10.36				-2.42

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		88,472	132,530	113,724	111,665	30,541	-33.24	2089.90
1–4 family residential loans		88,472	132,530	113,724	111,665	30,541	-33.24	2089.90
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0.62	0.96	0.79	0.91	0.31		
1–4 family residential loans		0.62	0.96	0.79	0.91	0.31		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		42.30	47.60	49.41	46.99	53.56		
Home equity lines		0.01	0.01	0.01	0.03	0.02		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans.....		3.13	3.40	2.81	3.86	3.48		
Commercial and industrial loans		9.25	8.28	8.05	9.64	7.02		
All other loans and leases.....		45.32	40.70	39.71	39.47	35.92		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0	0	0		0
1–4 family residential loans.....	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		0
Seller's interest carried as securities and loans	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		0
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		0
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commcial and industrial loans	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total 30–89 days past due securitized assets.....	0	0	0	0	0		0
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		0
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and industrial loans	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total 90+ days past due securitized assets	0	0	0	0	0		0
Total past due securitized assets.....	0	0	0	0	0		0
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		0
Home equity lines.....	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and industrial loans	0	0	0	0	0		0
All other loans and leases.....	0	0	0	0	0		0
Total net losses on securitized assets.....	0	0	0	0	0		0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.77	2.01	0.70	0.29	0.35
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	3.40	0	0	0	0
All other loans and leases	0.11	0.25	0.06	0.07	0.06
Total managed loans past due 30–89 days	0.69	1.07	0.37	0.16	0.21
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Total managed loans past due 90+ days	0	0	0	0	0
Total Past Due Managed Assets	0.69	1.07	0.37	0.17	0.21
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0.04	0	0.01
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans	-0.02	0	0.29	0.41	0
All other loans and leases	0.27	0.78	0.40	0.42	0.49
Net Losses on Managed Assets Percent of Total Managed Assets	0.13	0.34	0.21	0.22	0.20

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	20,190	25,068	50,350	80,194	102,130	-19.46	1127.36
Dividends	20,000	25,000	50,000	80,000	101,600	-20.00	1150.00
Interest	190	68	350	194	530	179.41	322.22
Management and service fees	0	0	0	0	0	0	0
Other income	0	0	0	0	0	0	0
Income from nonbank subsidiaries	0	0	0	59,114	0	0	0
Dividends	0	0	0	59,114	0	0	0
Interest	0	0	0	0	0	0	0
Management and service fees	0	0	0	0	0	0	0
Other income	0	0	0	0	0	0	0
Income from subsidiary holding companies	0	0	0	0	0	0	0
Dividends	0	0	0	0	0	0	0
Interest	0	0	0	0	0	0	0
Management and service fees	0	0	0	0	0	0	0
Other income	0	0	0	0	0	0	0
Total income from subsidiaries	20,190	25,068	50,350	139,308	102,130	-19.46	1127.36
Securities gains (losses)	0	0	0	0	153		
Other operating income	489	494	1,011	27	9	-1.01	5333.33
Total operating income	20,679	25,562	51,361	139,335	102,292	-19.10	1150.24
Operating Expenses							
Personnel expenses	4,981	7,290	12,045	18,612	25,318	-31.67	-25.79
Interest expense	6,384	1,836	6,200	4,225	3,435	247.71	469.49
Other expenses	2,502	1,431	2,662	2,184	1,991	74.84	298.41
Provision for loan and lease losses	0	0	0	0	0	0	0
Total operating expenses	13,867	10,557	20,907	25,021	30,744	31.35	63.89
Income (loss) before taxes	6,812	15,005	30,454	114,314	71,548	-54.60	
Applicable income taxes (credit)	-6,661	-2,048	-4,354	-7,901	-12,946		
Extraordinary items							
Income before undistributed income of subsidiaries	13,473	17,053	34,808	122,215	84,494	-20.99	
Equity in undistributed income of subsidiaries	95,087	83,946	173,387	40,133	79,552	13.27	38.03
Bank subsidiaries	94,309	85,671	175,961	108,744	79,552	10.08	36.90
Nonbank subsidiaries	778	-1,725	-2,574	-68,611	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	108,560	100,999	208,195	162,348	164,046	7.49	65.38
Memoranda							
Bank net income	114,309	110,671	225,961	188,744	181,152	3.29	62.17
Nonbank net income	778	-1,725	-2,574	-9,497	0		
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,299,911	78.10	1,148,528	83.05	1,204,157	74.83	1,064,245	955,551	13.18	97.82
Common and preferred stock		1,299,911	78.10	1,148,528	83.05	1,204,157	74.83	1,064,245	955,551	13.18	97.82
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		145,104	8.72	104,974	7.59	104,126	6.47	105,569	0	38.23	
Common and preferred stock		112,104	6.74	104,974	7.59	104,126	6.47	105,569	0	6.79	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		33,000	1.98	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	5	446	-100.00	
Securities		14,985	0.90	14,038	1.02	14,919	0.93	15,301	0	6.75	124775.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		126,409	7.59	23,130	1.67	202,140	12.56	29,763	81,089	446.52	63.36
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		62,259	3.74	70,022	5.06	66,594	4.14	70,070	0	-11.09	
Intangible assets		378	0.02	0	0	378	0.02	0	0	0	
Other assets		15,448	0.93	22,178	1.60	16,835	1.05	19,053	15,700	-30.35	100.05
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,664,494	100.00	1,382,870	100.00	1,609,149	100.00	1,304,006	1,052,786	20.37	124.24
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		182,400	10.96	58,400	4.22	233,400	14.50	58,400	51,000	212.33	257.65
Other liabilities		74,821	4.50	88,558	6.40	82,272	5.11	77,989	2,096	-15.51	2890.45
Balance due to subsidiaries and related institutions		6,272	0.38	6,174	0.45	6,842	0.43	6,053	5,289	1.59	21.06
Total liabilities		263,493	15.83	153,132	11.07	322,514	20.04	142,442	58,385	72.07	349.01
Equity Capital		1,401,001	84.17	1,229,738	88.93	1,286,635	79.96	1,161,564	994,401	13.93	104.95
Perpetual preferred stock (income surplus)		0	0	5,063	0.37	0	0	5,063	5,063	-100.00	-100.00
Common stock		681	0.04	673	0.05	677	0.04	669	662	1.19	5.58
Common surplus		432,550	25.99	411,873	29.78	420,895	26.16	399,806	377,689	5.02	30.62
Retained earnings		1,188,231	71.39	1,009,753	73.02	1,079,672	67.10	908,908	746,869	17.68	208.78
Accumulated other comprehensive income		2,069	0.12	-2,499	-0.18	560	0.03	-247	-227		
Other equity capital components		-222,530	-13.37	-195,125	-14.11	-215,169	-13.37	-152,635	-135,655		
Total liabilities and equity capital		1,664,494	100.00	1,382,870	100.00	1,609,149	100.00	1,304,006	1,052,786	20.37	124.24
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		5,155	0.31	5,155	0.37	5,155	0.32	5,155	5,155	0.00	0.00
Notes payable to subsidiaries that issued TPS		5,000	0.30	5,000	0.36	5,000	0.31	5,000	5,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	15.93	12.64	74	16.55	4.33	96	16.85	7.29	96	15.06	9.68	92	17.01	11.03	92
Bank net income / Average equity investment in banks	18.23	12.37	86	20.07	4.55	99	19.95	7.45	96	18.71	10.51	93	19.69	11.56	95
Nonbank net income / Average equity investment in nonbanks	1.45	13.40	25	-3.27	7.01	13	-2.45	9.75	10	-12.03	7.89	6		10.83	
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			9.40	
Bank net income / Parent net income	105.30	96.24	78	109.58	91.35	62	108.53	88.16	76	116.26	82.22	95	110.43	104.73	78
Nonbank net income / Parent net income	0.72	3.10	48		6.35			3.59			5.93		0	0.99	23
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			90.39	
Leverage															
Total liabilities / Equity capital	18.81	16.87	71	12.45	20.37	50	25.07	20.06	73	12.26	20.43	56	5.87	9.50	41
Total debt / Equity capital	13.02	11.60	68	4.75	14.50	35	18.14	14.41	74	5.03	14.31	41	5.13	3.94	65
Total debt + notes payable to subs that issued TPS / Equity capital	13.38	13.82	59	5.16	16.78	24	18.53	16.67	72	5.46	16.36	26	5.63	7.93	42
Total debt + Loans guaranteed for affiliate / Equity capital	13.02	11.69	67	4.75	14.81	35	18.14	14.68	74	5.03	14.56	40	5.13	3.98	65
Total debt / Equity capital – excess over fair value	13.02	11.71	68	4.75	14.64	35	18.14	14.52	74	5.03	14.51	41	5.13	3.94	65
Long-term debt / Equity capital	13.02	11.05	68	4.75	13.39	35	18.14	13.56	74	5.03	13.04	42	5.13	3.76	67
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0	46
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0	46
Long-term debt / Consolidated long-term debt	53.45	39.10	61	15.25	29.33	37	40.26	34.67	53	24.23	28.44	50	20.11	15.49	64
Double Leverage															
Equity investment in subs / Equity capital	100.79	103.07	42	101.93	103.11	46	101.68	102.81	44	100.71	103.22	42	96.09	104.10	18
Total investment in subs / Equity capital	103.14	108.26	43	101.93	110.49	35	101.68	110.16	32	100.71	111.07	29	96.09	104.38	16
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.05	0.25	42	0.12	0.67	41	0.10	0.47	40	0.05	0.36	40	-0.24	0.36	21
Equity investment in subs – equity cap / Net income-div (X)	0.05	0.83	7	0.12	3.93	10	0.10	1.82	7	0.05	1.22	7		1.18	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	218.19	138.64	82	296.59	143.95	86	295.99	136.59	92	636.54	177.68	96	443.18	113.37	95
Cash from ops + noncash items + op expense / Op expense + dividend	232.59	130.64	86	455.78	154.33	95	417.40	147.24	96	708.57	190.27	96	453.34	123.74	94
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-12.25	103.17	10	76.92	148.07	26	947.21	134.08	97	-47.36	116.34	3	263.27	108.88	94
Pretax operating income + interest expense / Interest expense	206.70	1,479.01	19	917.27	2,733.67	49	591.19	2,016.32	33	2,805.66	1,968.54	81	2,182.91	1,631.73	78
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	205.56	1,667.11	18	874.25	1,374.36	52	577.71	1,539.23	35	2,649.94	1,632.83	79	2,046.35	1,015.91	85
Dividends + interest from subsidiaries / Interest expense + dividends	316.26	153.06	88	1,259.07	169.52	99	779.77	150.43	98	3,072.52	210.80	99	2,727.10	140.89	97
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		41.77		651.61	27.95	95	810.10	35.64	95	525.40	57.11	94	529.18	106.04	91
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.64	21	0	3.69	23	0	3.85	24	0	2.64	28	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10		0	0.04	43	0	0	50
Nonaccrual		0.96			0.97			1.03		0	0.54	40	0	0.70	46
Total		1.17			1.02			1.13		0	0.58	34	0	0.70	46
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.71	1.79	77	0.03	2.90	39	0.02	2.66	37	0.01	5.62	30	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0	49

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	0	78.46	1	0.91	73.92	3	0.74	81.10	3	0.25	57.84	3	0.37	87.25	8
Dividends declared / Net income	0	25.30	4	0.15	60.26	9	0.12	42.29	8	0.19	33.08	7	0.19	24.10	19
Net income – dividends / Average equity.....	15.93	9.64	85	16.53	1.15	99	16.83	4.14	96	15.03	6.46	95	16.98	8.12	97
Percent of Dividends Paid															
Dividends from bank subsidiaries		139.49		16,129.03	166.94	99	19,455.25	132.17	99	25,889.97	178.13	99	32,774.19	131.90	99
Dividends from nonbank subsidiaries		3.97		0	3.69	27	0	3.41	23	19,130.74	7.53	99	0	2.83	26
Dividends from subsidiary holding companies.....		6.36		0	3.84	44	0	4.85	44	0	21.40	42	0	0	48
Dividends from all subsidiaries		193.08		16,129.03	205.70	99	19,455.25	174.85	99	45,020.71	260.40	99	32,774.19	144.51	99
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	17.50	36.56	28	22.59	82.59	22	22.13	60.28	16	42.39	66.55	26	56.09	33.37	77
Interest income from bank subsidiaries.....	0.17	0.11	81	0.06	0.58	57	0.15	0.36	64	0.10	0.54	61	0.29	0.11	83
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	17.66	38.35	27	22.65	98.26	19	22.28	62.88	16	42.49	69.36	24	56.38	35.67	75
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	54.17	18		52.25			56.39			82.95			80.47	
Interest income from nonbank subsidiaries.....	0	2.35	32		7.62			7.38			20.25			0.31	
Management and service fees from nonbank subsidiaries	0	0.63	39		1.87			0.86			1.92			0.17	
Other income from nonbank subsidiaries.....	0	0.08	46		0.22			0.16			1.06			0.06	
Operating income from nonbank subsidiaries	0	76.16	7		78.35			79.84			150.41			96.62	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			43.51	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			0	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.15	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.72	67.82	57	97.80	66.84	60	97.35	69.76	63	57.42	67.32	28	99.32	72.95	72
Interest income from bank subsidiaries.....	0.92	0.39	81	0.27	1.06	66	0.68	0.63	75	0.14	0.80	55	0.52	0.55	79
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.01	44
Operating income from bank subsidiaries	97.64	81.78	49	98.07	81.90	45	98.03	82.20	52	57.55	78.80	22	99.84	89.39	70
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	42.43	2.65	95	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0	47
Operating income from nonbank subsidiaries	0	6.48	17	0	6.25	20	0	4.70	16	42.43	7.29	88	0	3.33	23
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	0	47
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			854.19	
Loans and advances from subsidiaries / Total debt	2.83	28.31	32	8.83	33.86	44	2.21	27.08	31	8.83	28.33	45	10.11	81.26	36